 **Claim Amendments:**

The following listing of claims will replace all prior versions, and listings, of claims in the application.  Added matter is <u>underlined</u> and deleted matter is shown using ~~strikethrough~~ except if not easily perceived in which case brackets "[ ]" are used for deleted matter:

**Listing of Claims:**

1.       (Previously Amended)       A method of enabling transactions with cash cards via a charge settlement network, comprising:

receiving a plurality of valid charge numbers from a sponsoring bank;

configuring an issuing system to interface an electronic communications network and the charge settlement network and to operate as processor of the plurality of valid charge numbers for purchase transactions, the plurality of valid charge numbers including a plurality of card numbers;

providing each of the plurality of card numbers onto a corresponding one of a plurality of cash cards, each cash card configured for interfacing a card reader of the charge settlement network to retrieve a corresponding card number;

configuring the charge settlement network to route any of the plurality of card numbers to the issuing system as certified processor for purchase transactions;

selling to a user a selected cash card for a cash amount;

selectively establishing a new prepaid account for the user with a cash balance of the cash amount used to purchase the selected cash card or adding the cash amount to a cash balance of an existing prepaid account of the user; and

associating the prepaid account with a card number of the selected cash card, wherein the selected cash card enables the user to conduct transactions with any entity that accepts valid charge numbers in which the card number is provided to and routed by the charge settlement network to the issuing system for processing transactions using a cash balance of the prepaid account.

2. (Original) The method of claim 1, wherein the providing comprises encoding each of the plurality of card numbers onto a corresponding one of a plurality of cash cards.

3. (Canceled)

4. (Previously Amended) The method of claim 1, wherein said associating comprises:

receiving, by the issuing system, a card number from the charge settlement network;

activating the received card number if it is one of the plurality of card numbers; and

associating the activated card number with the prepaid account.

5. (Original) The method of claim 4, further comprising:

receiving the card number and the associated cash amount from the charge settlement network during a point of sale (POS) transaction of a corresponding cash card.

6. (Canceled)

7. (Canceled)

8. (Previously Amended) The method of claim 1, wherein said associating comprises:

activating, by the issuing system, a plurality of card numbers received via the charge settlement network; and

associating each activated card number with a corresponding one of a plurality of prepaid accounts, each prepaid account having a cash balance.

9. (Previously Amended) The method of claim 8, further comprising:

receiving a card number and a transaction amount from the charge settlement network corresponding to a transaction;

verifying the card number as an activated card number from an identified one of the plurality of prepaid accounts; and

authorizing the transaction if a corresponding cash balance of a corresponding prepaid account is sufficient for the transaction amount.

10. (Original) The method of claim 9, further comprising:

clearing, by a merchant, a purchase transaction via the charge settlement network.

11. (Original) The method of claim 10, further comprising:

settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network.

12. (Original) The method of claim 11, further comprising:

deducting, by the merchant processor, a merchant discount for the merchant.

13. (Original) The method of claim 10, further comprising:

the configuring the charge settlement network comprising providing a switch network of the charge settlement network with the plurality of card numbers; and

routing, by the switch network, the card number from the merchant to the issuing system.

14. (Original) The method of claim 9, further comprising:

initiating, by an automated teller machine (ATM), the transaction as a cash transaction via the charge settlement network.

15. (Previously Amended) The method of claim 9, further comprising:

associating a personal identification number (PIN) with each activated card number of each prepaid account;

the receiving a card number and a transaction amount further comprising receiving a PIN along with the received card number from the charge settlement network corresponding to the transaction; and

authorizing the transaction only if the received PIN is the same as the PIN of the corresponding prepaid account.

16. (Previously Amended) The method of claim 8, further comprising:

providing access by a user to a first prepaid account; and

enabling transfer of funds from the first prepaid account to a second prepaid account based on receiving an account identifier of the second prepaid account.

17. (Previously Amended) The method of claim 16, further comprising:

the providing access comprising providing access by a user to the first prepaid account via a computer communications network.

18. (Previously Amended) The method of claim 16, further comprising:

the providing access comprising providing access by a user to the first prepaid account via a telephonic network.

19.     (Previously Amended)     The method of claim 16, further comprising:

associating a telephonic identifier with the second prepaid account; and

the receiving an account identifier comprising receiving the telephonic identifier associated with the second prepaid account.

20.     (Previously Amended)     A method of enabling transactions via a charge settlement network and an electronic communications network, comprising:

receiving a plurality of valid charge numbers from a sponsoring bank;

separating the plurality of valid charge numbers into a plurality of card numbers and a plurality of purchase numbers;

configuring an issuing system to interface the charge settlement network and to operate as processor of the plurality of valid charge numbers;

providing each of the plurality of card numbers onto a corresponding one of a plurality of cash cards, each cash card configured for interfacing a card reader of the charge settlement network to retrieve a corresponding card number;

configuring the charge settlement network to route any of the plurality of valid charge numbers to the issuing system as certified processor;

configuring the issuing system to interface the electronic communications network to conduct purchase transactions;

selling at least one valid charge number for a cash amount, each valid charge number sold either as a card number on a corresponding cash card or a purchase number transmitted via the electronic communications network;

establishing, by the issuing system, at least one prepaid account for a each user who has purchased at least one valid charge number, and adding the cash amount received to a balance of an existing prepaid account or a newly established prepaid account; and

associating each prepaid account with at least one of the valid charge numbers, wherein the at least one valid charge number enables a user to conduct transactions with any entity that accepts valid charge numbers in which each valid charge number is provided to and routed by the charge settlement network to the issuing system for processing transactions using a cash balance of the prepaid account.

21.　(Previously Amended)　The method of claim 20, wherein the establishing at least one prepaid account comprises:

providing a corresponding one of a plurality of serial numbers on each of the plurality of cash cards;

receiving a card number via the charge settlement network and conducting a point of sale (POS) transaction to activate the card number;

receiving one of the plurality of serial numbers, via the electronic communications network, that corresponds to the activated card number; and

storing a corresponding cash balance in a prepaid account.

22.　(Previously Amended)　The method of claim 21, further comprising:

receiving a cash amount during the POS transaction; and

adding the cash amount to a cash balance of the prepaid account.

23.　(Previously Amended)　The method of claim 21, further comprising:

receiving identification information via the electronic communications network; and

enabling access to the prepaid account via the electronic communications network by a user that provides the identification information.

24.　(Previously Amended)　The method of claim 20, further comprising:

detecting an online purchase transaction between the user and an online merchant; and

providing a selected one of the plurality of purchase numbers via the electronic communications network to consummate a purchase transaction.

25.　(Canceled)

26.　(Canceled)

27.　(Previously Amended)　The method of claim 20, further comprising:

receiving a request from the user for a valid charge number;

providing a selected one of the plurality of purchase numbers via the electronic communications network in response to the request;

receiving the selected purchase number via the charge settlement network to clear a purchase transaction; and

expiring the selected purchase number after authorizing the purchase transaction.

28.     (Previously Amended)     The method of claim 27, further comprising:

clearing, by the merchant, the purchase transaction through the charge settlement network.

29.     (Original)     The method of claim 28, further comprising:

settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network.

30.     (Original)     The method of claim 29, further comprising:

deducting, by the merchant processor, a merchant discount for the merchant.

31.     (Original)     The method of claim 28, further comprising:

routing, by a switch network of the charge settlement network, the selected purchase number to the issuing system for processing.

32.     (Original)     The method of claim 28, further comprising:

authorizing and settling, by the issuing system, the purchase transaction.

33.     (Previously Amended)     The method of claim 32, further comprising:

sending, by the issuing system, the purchase transaction to a sponsoring bank via an automated clearing house (ACH) batch transfer; and

settling, by the sponsoring bank, the purchase transaction.

34.     (Original)     The method of claim 20, further comprising:

generating a valid expiration date to corresponding with the selected purchase number; and

providing the corresponding valid expiration date along with the selected purchase number via the electronic communications network.

35.     (Original)     The method of claim 34, further comprising:

receiving a charge number and expiration date via the charge settlement network to clear a purchase transaction; and

authorizing the purchase transaction if the received charge number is the selected purchase number and if the received expiration date is the same as the corresponding expiration date.

36.     (Previously Amended)     The method of claim 34, further comprising:

receiving a charge number, an expiration date and a transaction amount via the charge settlement network to clear a purchase transaction; and

authorizing the purchase transaction if the received charge number is the selected purchase number, if the received expiration date is the same as the corresponding expiration date and if a cash balance of the at least one prepaid account is sufficient for the transaction amount.

37.     (Previously Amended)      A transaction system that enables cash card transactions via a charge settlement network, comprising:

an issuing system, comprising:

a storage device that stores a plurality of valid charge numbers received from a sponsoring bank and an account database that stores a plurality of prepaid accounts, the plurality of valid charge numbers including a plurality of card numbers;

each prepaid account associated with a corresponding one of the plurality of valid charge numbers; and

a processor program, for interfacing the charge settlement network, that enables the issuing system to operate as certified processor for transactions including purchase transactions using any of the plurality of valid charge numbers; and

a plurality of cash cards, each cash card incorporating a corresponding one of the plurality of card numbers;

wherein each of the plurality of cash cards is sold to a corresponding user for a cash amount which is added to a balance of an existing or newly created prepaid account, and wherein the purchased cash card enables the user to conduct purchase transactions with any entity that accepts valid charge numbers in which the purchase transactions are settled via the charge settlement network using the card number on the purchased cash card and a balance of a prepaid account.

38.     (Original)     The transaction system of claim 37, wherein each of the plurality of cash cards includes a magnetic strip encoded with a corresponding card number.

39.     (Previously Amended)     The transaction system of claim 38, wherein each of the plurality of cash cards is configured to interface a charge settlement network card reader that retrieves and forwards a corresponding card number via the charge settlement network.

40.     (Original)     The transaction system of claim 37, further comprising:

a switch network, for coupling in the charge settlement network, that forwards any of the plurality of card numbers traversing the charge settlement network to the issuing system as processor.

41.     (Previously Amended)     The transaction system of claim 37, further comprising:

the plurality of valid charge numbers issued by a sponsoring bank to an entity; and

the issuing system employing the authorized charge numbers on behalf of the entity.

42.     (Original)     The transaction system of claim 37, wherein the charge settlement network forwards any of the plurality of card numbers to the issuing system, further comprising:

each of the plurality of cash cards being configured to interface a card reader that retrieves and forwards a corresponding card number via the charge settlement network.

43.     (Original)     The transaction system of claim 42, further comprising:

the processor program conducting a validation transaction by comparing a card number received via the charge settlement network with the plurality of card numbers; and

a transaction and account system, interfacing the processor program, that activates a card number validated by the processor program.

44.     (Original)     The transaction system of claim 43, wherein the issuing system further comprises:

an electronic communications network interface, coupled to the transaction and account system, that enables communications via an electronic communications network.

45.     (Previously Amended)     The transaction system of claim 44, further comprising:

each of the plurality of cash cards including a corresponding unique serial number;

the transaction and account system associating a serial number received via the electronic communications network interface with a corresponding one of the plurality of prepaid accounts; and

the transaction and account system associating an activated card number with the corresponding one of the plurality of prepaid accounts.

46. (Previously Amended) The transaction system of claim 45, further comprising:

the transaction and account system creating a new prepaid account in the account database in response to the received serial number; and

the transaction and account system associating the activated card number with the new prepaid account.

47. (Previously Amended) The transaction system of claim 42, further comprising:

the processor program receiving a card number via the charge settlement network; and

a transaction and account system, interfacing the processor program, that accesses a corresponding prepaid account and determines authorization of a corresponding transaction.

48. (Original) The transaction system of claim 47, further comprising:

the transaction and account system associating a personal identification number (PIN) with an activated card number and authorizing transactions only in conjunction with the associated PIN.

49. (Previously Amended) The transaction system of claim 37, wherein the transaction and account system authorizes a purchase transaction with a merchant by verifying a card number received from the merchant with an activated card number from a prepaid account and compares a purchase amount with a balance of the prepaid account.

50. (Previously Amended) The transaction system of claim 47, wherein the transaction and account system authorizes a cash transaction by verifying a received card number with an activated card number from a prepaid account and compares a cash amount with a balance of the prepaid account.

51. (Original) The transaction system of claim 50, wherein the cash transaction is initiated by a card number received via the charge settlement network from an automated teller machine.

52.    (Original)    The transaction system of claim 37, further comprising:

a telephonic communication system, configured for coupling to a telephonic network, that enables access to the account database via the telephonic network.

53.    (Previously Amended)    The transaction system of claim 37, the issuing system further comprising:

the plurality of valid charge numbers further including a plurality of purchase numbers;

at least one prepaid account associated with identification information of a user;

a communication system that detects a request by the user via an electronic communications network for a valid charge number; and

a transaction and account system, coupled to the network communication system, that provides a selected purchase number via the electronic communications network in response to the request.

54.    (Original)    The transaction system of claim 53, wherein the communication system further comprises:

a computer communications system that enables communication with a computer communications network; and

a telephonic communications system that enables communication with a telephonic network.

55 - 62.    (Canceled)